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10/604,830INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT: HOWARD, Frank

FILING DATE: 8/20/2003

GROUP: 3621

U.S. PATENT DOCUMENTS

EXAM. INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>me</i>	6 4 1 5 2 7 1	7/2/2002	Turk et al	705	39	
	6 3 9 4 3 4 1	5/28/2002	Mäkipää	235	379	
	6 2 9 9 0 6 2	10/9/2001	Hwang	235	379	
	6 2 8 2 5 2 2	8/28/2001	Davis et al	705	41	
	5 8 7 0 4 7 3	2/9/1999	Boesch et al	705	78	
✓	5 4 5 5 4 0 7	10/3/1995	Rosen	705	69	

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES NO
<i>me</i> EP 0 9 2 4 6 6 7 A2	6/23/1999	Europe			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>me</i>	US 2001/0029472 A1; Oct. 11, 2001; Hataguchi; ANONYMOUS PURCHASE AND SALE SYSTEM FOR ONLINE SHOPPING AND DELIVERY SERVICES VIA COMPUTER NETWORKS
	US 2001/0037209 A1; Nov. 1, 2001; Tarbutton et al; PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
	US 2002/0026418 A1; Feb. 28, 2002; Koppel et al; METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS
	US 2002/0099667 A1; Jul 25, 2002; Diamandis et al; METHOD AND APPARATUS FOR MAKING PURCHASES OVER THE INTERNET USING PRE-PAID CARDS
✓	US 2002/0120563 A1; Aug. 29, 2002; McWilliam et al; SYSTEM AND METHOD FOR EFFECTING ANONYMOUS PAYMENTS
	US 2002/0194080 A1; Dec. 19, 2002; Louri; INTERNET CASH CARD

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Mary Cheng

3-8-05